

Fill in this information to identify the case:

Debtor 1 DONALD GRAYDebtor 2 \_\_\_\_\_  
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of North Carolina  
(State)  
Case number 15-50514

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**Name of creditor: US Bank Trust NA

Court claim no. (if known):

4Last 4 digits of any number you use to identify the debtor's account: 4 7 4 0Property address: 6108 Charlie Walker Road  
Number StreetKannapolis NC 28081  
City State ZIP Code**Part 2: Prepetition Default Payments**

Check one:

Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 10/01/2020  
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

(a) \$ \_\_\_\_\_

b. Total fees, charges, expenses, escrow, and costs outstanding:

+ (b) \$ \_\_\_\_\_

c. Total. Add lines a and b.

(c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:   /  /    
MM / DD / YYYY

Debtor 1

DONALD  
First Name      Middle Name      Last NameCase number (if known) 15-50514**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- █ all payments received;
- █ all fees, costs, escrow, and expenses assessed to the mortgage; and
- █ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.  
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.


Date 10/02/2020

Print

Raymond Valderrama  
First Name      Middle Name      Last NameTitle Assistant Vice President

Company

BSI Financial Services

If different from the notice address listed on the proof of claim to which this response applies:

Address	<u>7505 Irvine Center Drive, Suite 200</u>		
	Number	Street	
		CA	92618
	City	State	ZIP Code

Contact phone (866) 581-4513

Email \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA  
WINSTON-SALEM DIVISION

IN RE:

DONALD GRAY

Debtor

CASE NO. 15-50514

Chapter 13

**CERTIFICATE OF SERVICE**

The undersigned, as attorney of record for U.S. Bank Trust NA, does hereby certify that on this day, a copy of Form 4100R, Response to Notice of Final Cure Payment {according to Bankruptcy Rule 3002.1(g)} was served on the following individuals by depositing the same, enclosed in a postage prepaid, properly addressed wrapper, in an official depository under the exclusive care and custody of the United States Postal Service, addressed as follows:

Donald Gray  
6108 Charlie Walker Road  
Kannapolis, NC 28081

Brien Rose Hub  
Legal Aid of North Carolina  
785 Davidson Drive, NW  
Concord, NC 28025

Kathryn L. Bringle, Trustee  
PO Box 2115  
Winston-Salem, NC 27102-2115

DATED: October 5, 2020.

/s/ John W. Fletcher III  
N.C. State Bar No. 15503  
Henderson, Nystrom, Fletcher & Tydings, PLLC  
831 East Morehead Street, Suite 255  
Charlotte, NC 28202  
(704) 334-3400  
jfletcher@hnflaw.com  
jgilleland@hnflaw.com